

REMARKS/ARGUMENTS

Applicants respectfully request reconsideration of this application in view of the present amendments and the following remarks. By this amendment, claim 1 is amended. As a result, upon entry of this amendment claims 1-25 are pending in this case, with claims 1, 10, 19 and 25 being independent claims. Because no claims are added by this amendment, it is believed that no fees in addition to the fee for a one-month extension of time are due for the consideration of this paper. However, if additional fees are due, the Commissioner is authorized to charge such fees to deposit account number 13-2855. A copy of this paper is enclosed.

Claim Amendments

Claim 1 is amended to more clearly recite that insurance carrier determination module uses the information that is input in the first and second web pages at the client device and then received by the Internet receiver to select the insurance carriers. The amendments to claim 1 are supported by the specification as originally filed at least at Fig. 5 and the accompanying text at page 12, lines 12-22 (entry and receipt of standard industrial codes and zip codes) and page 14, lines 2-12 (entry and receipt of kill question responses). Applicants respectfully submit that the amendments to claim 1 do not present new matter, and respectfully request entry of the present amendments to claim 1 and consideration of the claim as amended.

Claim Rejections Under 35 U.S.C. § 112, Second Paragraph

Claims 1, 10, 13, 19 and 25 were rejected under 35 U.S.C. § 112, second paragraph, as being indefinite based on the use of the term "kill question." Applicants respectfully submit that term is sufficiently definite when the claims are properly read in view of the specification of which they are a part. Kill questions are described in the specification at least at page 8, lines 15-21 as "questions designed to eliminate one or more potential insurance carriers early in a carrier selection process." One example of a kill question disclosed in the specification is whether a potential insurance purchaser is a commercial or a residential entity. (Specification, page 10, lines 5-15). Depending on the potential purchasers response, potential insurance carriers not providing insurance for the select type of entity may be eliminated from the subset of potential insurance carriers determined based on

the users standard industrial code and zip code. Consequently, when properly read in light of the specification, the term "kill question" as used in the claims is sufficiently definite, and applicants respectfully request withdrawal of the indefiniteness rejection.

Regarding the additional comments relating to claim 10, applicants respectfully submit the claim is sufficiently definite. Claim 10 recites that a predetermined kill question is associated with at least one of the insurance carriers, but does not recite that the kill questions are necessarily associated with all the insurance carriers. Therefore, it is not unclear to recite that at least one, but not necessarily all, carriers may be eliminated based on a kill question response. Further, proper antecedent basis for "the predetermined kill question" is provided by the prior recitation of "retrieving a predetermined kill question." For these additional reasons, applicants respectfully request withdrawal of the indefiniteness rejection with respect to claim 10.

Claim Rejections Under 35 U.S.C. §§ 102(e) and 103(a)

Claims 1-25 were rejected under 35 U.S.C. §§ 102(e) or 103(a) as being anticipated or obvious over U.S. Patent No. 6,556,976 (Callen). Applicants respectfully request reconsideration and withdrawal of the rejections for at least the following reasons.

First, Callen fails to disclose or suggest using a standard industrial code and zip code entered into a web page and received at an Internet receiver to select insurance carriers from a memory device. The Examiner identifies portions of the specification indicating that standard industrial codes and zip codes are among the information that may be entered by the customers and stored in the customer database 20a. However, neither the passage cited by Examiner nor any other portion of Callen discloses or suggests using the standard industrial code and zip code, or any other particular pieces of customer information for that matter, to select insurance carriers or vendors from a memory device. The second step of the process cited by the Examiner discusses using expert criteria to filter the inputted information to generate purchasing options. Callen, col. 7, lines 58-63. However, Callen is not specific about what customer information is used, let alone that the standard industrial code and zip code are used. Further, Callen does not teach using the standard industrial code and zip code when they are received at an Internet receiver. Callen teaches a system wherein customer-related information is entered by customers and stored in a customer database 20a for use

during a purchasing process (Callen, col. 7, lines 28-57), and does not appear to disclose or suggest using the customer information at the time the customer information is received from a customer interface. Because Callen does not teach using the standard industrial code and zip code to select insurance carriers or vendors, and does not teach or suggest using customer information when it is received at an Internet receiver, and instead stores the information in a database, it follows that Callen does not meet these limitations and does not render claims 1-25 either anticipated or obvious.

Additionally, the portion of Callen cited by the Examiner does not teach the generation of a customized application for insurance or any other product. The Examiner cites a portion of Callen discussing the generation by a vendor of a bid directed to a particular RFP. As discussed in the present specification, the customized applications are additional web pages containing questions seeking further information necessary for the insurance carriers to provide a quote to the potential customer. Specification, page 14, line 13 through page 16, line 2. The cited portion of Callen relates to the generation of the quote (or "bid" as used in Callen) by the vendor as opposed to the generation of a customized application for the prospective customer. Therefore, Callen also does not appear to disclose or suggest generating a customized application as recited in at least claims 10-25 and, consequently, those claims are not anticipated or rendered obvious by Callen for this additional reason.

For at least the foregoing reasons, reconsideration and withdrawal of the rejection of the claims and allowance of the currently pending claims are respectfully requested. Should the Examiner wish to discuss the foregoing or any matter of form in an effort to advance this application towards allowance, she is urged to telephone the undersigned at the indicated number.

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Respectfully submitted,

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